

# **Rayleigh United Reformed Church Charity**

(Alternative name – Christ Church United Reformed Church Charity)

Charity Registration Number: 1132232



## **Report of the Trustees**

For the year ended 31<sup>st</sup> December 2023.

### **Mission Statement**

Christ Church aims to promote and nourish faith in God, to tell of God's love, and by working together, to share God's love with the community and wider world.

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

### **Legal and Administrative Information**

Christ Church United Reformed Church, Rayleigh is a local church of the United Reformed Church in Great Britain and is a member church of Eastern Synod of the United Reformed Church.

The church premises are situated in Crown Hill, Rayleigh SS6 7HA. Christ Church United Reformed Church Rayleigh is a community of people who gather together regularly to worship God in a non-conformist tradition that traces its roots to the Reformation. Christ Church was established as a Congregational Church in 1910 and joined the United Reformed Church at its formation in 1972. The church premises are vested in Eastern Province Trust as trustees and held for the benefit of Christ Church United Reformed Church, Rayleigh in accordance with the trusts applicable to United Reformed Church properties.

Christ Church United Reformed Church, Rayleigh was registered as a charity on 21 October 2009 (Reg. No. 1132232) to comply with changed legal requirements.

The charity trustees are the members of the Elders Committee, during 2023 they were:

Joyce Berry  
Keith Berry  
Robert Dart (to 12 September 2023)  
Sue Deane  
Gwyneth Delve (from 25 April 2024)  
Phillip Headley (from 25 April 2024)  
Thora Ker (to 25 April 2024)  
Ian Miller (to 25 April 2024)  
Richard Stokes (from 25 April 2024)  
Naomi Young-Rodas

**Bankers:** Barclays Bank, 63-65 High Street, Rayleigh, SS6 7EL.

### **Structure and Governance**

The activities of Christ Church United Reformed Church, Rayleigh are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of Christ Church United Reformed Church, Rayleigh.

The Elders' Meeting is responsible for the spiritual well-being and financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all church members wishing to attend) gives guidance on the life and work of the Church, appoints Church Officers, all major initiatives and significant items of church expenditure are also brought to Church Meeting for approval.

The members of the Elders' Meeting are the minister in pastoral charge and up to eight members of Christ Church United Reformed Church, Rayleigh nominated and elected by the members of the Church. Elders having served for 3 years retire by rotation and are eligible for re-election for a further period of 3 years. Following a period of 6 consecutive years as a serving Elder, a period of one year must elapse before the person is eligible for re-election as a serving Elder. There is no limit on the number of periods of service.

The members of the Elders' Meeting are the trustees of the registered charity during their period of service as Elders.

### **Objectives and Activities**

As a local congregation of the United Reformed Church, Christ Church, Rayleigh seeks to advance the Christian faith through its activities and the facilities offered to the community by its building and described more specifically in its mission statement.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the church.

The Elders' Meeting believes that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- managing the premises for community use;
- promoting Christian values and services by members of the congregation to the community, for the benefit of individuals and society as a whole.

### **Review of Activities and Achievements**

Worship has been offered regularly on a Sunday morning led by the minister, Revd. Naomi Young-Rodas, by visiting worship leaders or by one of the lay preachers within the congregation. The average attendance was 47 at the morning service. Activities are arranged for the younger members of the congregation (usually four or five children) in the Sunday Club or, once a month the service is All Age Worship. A special service of Remembering was held in October and a Christingle Service on Christmas Eve. Messy Church was held on six occasions during the year. A Carers and Toddlers Group meet once a week during school term time organised by the church's Children and Family Worker and volunteers from the church have helped with the running of this group. A service based on the Taizé style of worship is held once a month. A monthly Space for Prayer is arranged giving a quiet time for anyone wishing to attend. At the end of 2023 the church membership was 70 with nine people regularly attending worship who are not church members.

### **Pastoral Care and Church Life**

All members and adherents are included in Pastoral Groups. The church employs a Children and Family Worker who liaises with the families of children connected with the church. A number of activities are arranged during the year where members and friends can meet including Quiz Nights and Meals Out.



A number of organisations are affiliated to the church, the membership of these organisations is not limited to people who attend Christ Church, Rayleigh. They include the Concord Ladies Club and the Badminton Club. The funds for these organisation are in separate accounts, they have their own committee structure and treasurer, but their total receipts and payments and the balance held at the year end are included in this report.

Separate accounts for the Music Group and the Fairtrade stall are maintained, again their receipts and payments and year end balances are included in this report.

The Needles and Natter group continued meeting and as with the other organisations is not limited to those who attend the church. In 2023 a Drop in Coffee morning was started once a week and from January to March the church was open one morning a week as a "Warm Space" for anybody to use.

The work on the building project has continued with discussions being held with the architect. Plans and specification were drawn up to include the necessary repairs identified by the Quinquennial Survey and to improve the insulation of the building. We were successful in securing grants from Eastern Synod and some other charitable funders, which together with the Church Maintenance Fund and generous donations from members of the church family have enabled work to commence. As the finance would not cover all the desired work it was decided to divide the project into two phases, the first covering the repairs identified in the quinquennial report and insulation work and replacing the gas heater in Caley Hall in Caley Hall.

### **Charitable Works**

Fundraising for other charities continues on a regular basis with different charities being supported each month during the year (see Note 5).

In addition, the church has a partner church in Zimbabwe, this partnership was established in 2010 and financial assistance has been given to the church in Budiriro.

### **Financial Review**

The accounts for the year are set out on pages 6 to 12. The trustees have taken the opportunity to prepare these financial statements in accordance with the Charities Act 2011 Section 144, using the Receipts and Payments basis available to small charities and the United Reformed Church guidance.

For the church the main source of receipts are the Offertories, including the giving by some members by monthly standing order, hall hire and the income earned by the solar panels installed on the roof of the church. The General fund, after making some transfers to the designated accounts, indicates receipts in excess of expenditure of £267 (2022 – surplus of £1,641).

The designated funds are detailed in Note 2 of the statements and provide reserves to meet various categories of non-routine expenditure. The church was fortunate to receive one legacy of £10,000 in 2023 and this was added to the Bequest Fund. During 2023 the value of the investments held by the church increased in value by £7,402 and the professional fees incurred in connection with the building project were met either from the Church Maintenance Fund or by drawing down some of the grant from the Synod. After taking into account the increase in the value of the investments held by the church and with the grants and donations to the building fund the total funds of the church charity were approximately £41,334 higher at the end of 2023 compared with December 2022. The Restricted Funds

comprise mainly of money given for the building project, other charities and the funds of the Other Organisations.

**Reserves** - the trustees consider that a minimum of £10,000 should be held as a reserve in the General Fund to meet routine expenditure, and although the balance of the General Fund is lower than that at present it does not give too much cause for concern as funds are held in designated funds which could be made available should the need arise.

**Investment Policy** – as some of the funds were not needed for current expenditure they were placed in investment funds with CCLA Management to provide a better return than was available on Deposit Accounts. The income from the investments held in Designated Funds is included within the general receipts. Although some of these investments will need to be sold to fund the building project.

**Risk Management** – the trustees have identified what they believe to be the major risks which the church faces and are satisfied that these have been adequately mitigated where necessary and review the risk assessment annually.

**Safeguarding Policy** – the charity's Safeguarding Policy is based on the one approved by the United Reformed Church and is reviewed regularly. The trustees and other key members of the charity have attended on-line refresher safeguarding training.

**Public Benefit** – the trustees are aware of the Charity Commission guidance on public benefit including the specific guidance on charities for the advancement of religion. Everyone is welcome to attend our regular services and other activities.

**Volunteers** – as would be expected within a church structure many of the activities are carried out by volunteers. The stipendiary minister is paid from the central United Reformed Church's Ministry and Mission Fund to which the church contributes. The work of the church is, therefore, substantially dependent upon the voluntary members and it is not considered appropriate to consider the value of this time.

As mentioned earlier the total receipts and payments figures for the affiliated organisations are included in the charity's receipts and payments accounts. The year end balances are included in the Statement of Assets and Liabilities.

Approved by the Elders and signed on their behalf by:

Church Secretary: S. Deane

Date: 5<sup>th</sup> September 2024



## Independent Examiner's Report to the Members of Christ Church United Reformed Church Charity

I report on the financial statements of the Charity for the year ended 31 December 2023 as set out on pages 6 to 12.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 ('the 2011 Act') and that an independent examination is needed.

It is my responsibility to:

- Examine the financial statements under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

### Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### Independent examiners' statement

In connection with my examination, no matter has come to my attention:

- a) Which gives me reasonable cause to believe that in any material respect the requirements:
  - To keep accounting records in accordance with section 130 of the 2011 Act; and
  - To prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act;
  - Have not been met; or
- b) To which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.

Independent Examiner

Signature

L. Haworth

Name:

Mrs L Haworth

Date:

5/9/24



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

## RECEIPTS AND PAYMENTS ACCOUNT

Registered as a Charity - Number 1132232

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2023 Total £	2022 Total £
<b>RECEIPTS</b>						
Offerings	7	48,119			48,119	45,346
Donations		3,240			3,240	2,082
Activities	9	2,454			2,454	1,996
Legacies		0	10,000		10,000	7,849
Monies raised for outside causes	5			1,363	1,363	1,255
Budiriro Project	6			930	930	450
Budiriro Church				290	290	442
Communion Fund / ACTS 435	3			1,250	1,250	1,292
Fundraising	8	1,042			1,042	1,117
Property - church/hall users	10	3,658			3,658	3,423
Investment income/interest		2,360			2,360	2,196
Refunds	12	2,193			2,193	4,106
Feed In Tariff		2,956			2,956	5,394
Building Project	4			50,751	50,751	13,524
Church Furnishing Fund				125	125	500
Children's Area				0	0	350
Warm Hub Grant		0			0	500
Energy Grant		3,533			3,533	0
Active Christian Trust Grant		0			0	1,000
Other		241			241	815
<b>Total receipts</b>		<b>69,796</b>	<b>10,000</b>	<b>54,710</b>	<b>134,506</b>	<b>93,637</b>
<b>PAYMENTS</b>						
Ministry & Mission Fund		37,932			37,932	39,984
Worship Costs	13	1,737			1,737	1,692
Communion Fund / ACTS 435	3			2,124	2,124	1,272
Support of outside causes	5			1,181	1,181	1,419
Budiriro Project	6			895	895	469
Budiriro Church		1,716		290	2,006	2,089
Activities Cost	14	732			732	1,344
Church running costs	15	16,610			16,610	9,628
Administration Costs	16	3,051			3,051	2,449
Maintenance	19	1,084			1,084	931
Minister's Expenses	17	3,217			3,217	3,105
Manse Costs	18	4,542			4,542	4,628
Children and Family Worker		10,587			10,587	9,754
Children's Area		0			0	364
Upgrade to Wi-Fi		0			0	0
Building Project	4	0		14,553	14,553	20,723
Sundries		821			821	1,777
<b>Total payments</b>		<b>82,029</b>	<b>0</b>	<b>19,043</b>	<b>101,073</b>	<b>101,629</b>
<b>Transfers between funds</b>	2	<b>12,000</b>	<b>-12,000</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Trans from Church Organisations</b>	11	<b>500</b>	<b>0</b>	<b>0</b>	<b>500</b>	<b>640</b>
<b>NET RECEIPTS / (PAYMENTS)</b>		<b>267</b>	<b>-2,000</b>	<b>35,666</b>	<b>33,933</b>	<b>-7,352</b>
<b>Cash &amp; short term deposits b/f</b>		<b>7,131</b>	<b>619</b>	<b>1,970</b>	<b>9,720</b>	<b>17,073</b>
<b>Investment Funds b/f 1 Jan</b>		<b>0</b>	<b>70,772</b>	<b>0</b>	<b>70,772</b>	<b>81,372</b>
<b>Unrealised gain on investments</b>		<b>0</b>	<b>7,402</b>	<b>0</b>	<b>7,402</b>	<b>-10,600</b>
<b>Church funds c/f 31 December</b>		<b>7,398</b>	<b>76,793</b>	<b>37,636</b>	<b>121,827</b>	<b>80,493</b>



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

## RECEIPTS AND PAYMENTS ACCOUNT (cont'd)

## STATEMENT OF ASSETS AND LIABILITIES

STATEMENT OF ASSETS AND LIABILITIES					This Year 2023 Total £	Last Year 2022 Total £
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £		
<b>Church Organisations</b>						
Receipts	20			6,540	6,540	6,233
Payments/Transfers Out				6,132	6,132	5,988
Balances b/f 1 Jan				1,696	1,696	1,451
<b>Balances c/f 31 Dec</b>		<b>0</b>	<b>0</b>	<b>2,104</b>	<b>2,104</b>	<b>1,696</b>
<b>Total Consolidated Funds</b>						
Receipts/Gain on investments		70,296	17,402	61,250	148,948	89,911
Payments		82,029	0	25,176	107,205	107,617
Transfers between funds		12,000	-12,000	0	0	0
Balance b/f		7,131	71,391	3,666	82,188	99,896
<b>Balance c/f</b>		<b>7,398</b>	<b>76,793</b>	<b>39,740</b>	<b>123,931</b>	<b>82,189</b>
<b>Monetary assets</b>						
<b>Church</b>						
Cash	21	0	0	0	0	0
Bank current account		1,504	0	780	2,284	6,137
Deposit accounts		5,894	8,050	27,426	41,370	3,584
Investments		0	68,743	9,430	78,173	70,772
<b>Church</b>		<b>7,398</b>	<b>76,793</b>	<b>37,636</b>	<b>121,827</b>	<b>80,493</b>
<b>Other Organisations</b>						
Cash	20			175	175	154
Bank current account				1,929	1,929	1,541
<b>Church Organisations</b>		<b>0</b>	<b>0</b>	<b>2,104</b>	<b>2,104</b>	<b>1,695</b>
<b>Total Monetary Assets</b>						
Cash	21	0	0	175	175	154
Bank		1,504	0	2,709	4,213	7,677
Deposit Accounts		5,894	8,050	27,426	41,370	3,584
Investments		0	68,743	9,430	78,173	70,772
<b>Total Consolidated</b>	<b>22</b>	<b>7,398</b>	<b>76,793</b>	<b>39,740</b>	<b>123,931</b>	<b>82,188</b>
<b>Assets used for church purposes</b>						
Buildings under statutory trusts	23	Church buildings				
<b>Liabilities</b>						
	4					0

APPROVED by the Trustees on 05/09/24 and signed on their behalf

by NAOMI YOUNG RODAS (name)

(signature) N. Young Rodas

The notes on pages 8 to 12 form part of this financial statement



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

## NOTES

## 1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 145(5)(b), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

## FUND ACCOUNTING

## Unrestricted Funds

may be used by the church for any of its ordinary purposes.

## Designated Funds

represent unrestricted funds set aside by the church for specific designated purposes, they can be transferred back into general funds at the church's decision.

## Restricted Funds

represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose or returned, it cannot be absorbed into general funds.

2 DESIGNATED FUNDS	Balance b/fwd £	Receipts/ Transfer in	Payments / Transfers Out	Adjustment investment value	Balance c/fwd
<b>Fund name and purpose</b>					
Church Maintenance	17,328.72	2,000.00		2,467.00	21,795.72
Bequest Fund	46,689.04	10,000.00	14,000.00	4,934.00	47,623.04
Youth/Children Work Reserve Fund	5,671.75				5,671.75
Youth Support Fund	1,701.27				1,701.27
<b>Totals of Designated Funds</b>	<b>71,390.78</b>	<b>12,000.00</b>	<b>14,000.00</b>	<b>7,401.00</b>	<b>76,791.78</b>
3 RESTRICTED FUNDS	Balance b/f	Receipts	Payments	Transfers	Balance c/f
<b>Fund name and purpose</b>					
Communion	1,433.41	730.47	1,603.90	0.00	559.98
ACTS 435	0.00	520.00	520.00	0.00	0.00
Church Furnishing Fund	500.00	125.00	0.00	0.00	625.00
4 RESTRICTED FUNDS	Balance b/f	Receipts	Payments	Transfers	Balance c/f
Building Project Fund	0.00				
Receipts: Grants		22,288.18			
Fundraising					
Harmonie Concert		496.65			
Quiz Nights		811.70			
Talents		193.00			
Cookery Book		140.00			
TLC Concert		240.00			
May Fair		271.11			
Donations		25,937.50			
Interest		373.32			
Payments: Professional Fees			14,476.36		
Misc. expenses			77.05		
<b>Total Restricted Funds</b>	<b>0.00</b>	<b>50,751.46</b>	<b>14,553.41</b>	<b>0.00</b>	<b>36,198.05</b>



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

## NOTES - continued

## 5 RESTRICTED FUNDS

## FOR OUTSIDE CAUSES

	Balance b/fwd	Receipts in year £	Transfers in year £	Payments in year £	Balance c/fwd
Commitment for Life	0.00	106.00		106.00	0.00
Trussel Trust	0.00	223.00		223.00	0.00
Bar N Bus	0.00	103.00		103.00	0.00
Christian Aid	0.00	250.00		250.00	0.00
Big Brew/Fairtrade	37.25	43.80		81.05	0.00
HARP	0.00	95.00		95.00	0.00
Havens Hospice	0.00	72.00		72.00	0.00
Romanian Crestin Trust	0.00	49.35		49.35	0.00
Christingle - Little Havens	0.00	58.30		58.30	0.00
HopeworX	0.00	143.00		143.00	0.00
Tools With A Mission	0.00	20.00		0.00	20.00
Harmonie Concert	0.00	200.00		0.00	200.00
<b>Total for Outside Causes</b>	<b>37.25</b>	<b>1,363.45</b>	<b>0.00</b>	<b>1,180.70</b>	<b>220.00</b>

6 Budiriro Project  
Budiriro Church

	Balance b/fwd	Receipts in year £	Payments from General Funds	Payments in year £	Balance c/fwd
Budiriro Project	0	929.54		895.45	34.09
Budiriro Church	0	290.00	1,715.96	2,005.96	0.00

## 7 OFFERINGS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
Envelopes	6,210			6,210	8,212
Standing Orders	32,096			32,096	28,110
Loose	2,718			2,718	1,099
Gift Aid Tax Refund	7,095			7,095	7,926
<b>Total Offertories</b>	<b>48,119</b>	<b>0</b>	<b>0</b>	<b>48,119</b>	<b>45,347</b>

## 8 FUNDRAISING

Christmas card "postage"	422			422	5
Quiz Sheets	57			57	46
Easyfundraising	55			55	113
Amazon	20			20	17
Scrabble	146			146	128
Meals	327			327	623
Other	16			16	185
<b>Total Fundraising</b>	<b>1,042</b>	<b>0</b>	<b>0</b>	<b>1,042</b>	<b>1,117</b>

## 9 ACTIVITIES

Messy Church	350			350	292
Mustard Seed Toddlers	1,200			1,200	797
Holiday Club / Faith Adventurers	150			150	106
Needles and Natter	300			300	375
Drop In Café	454			454	426
<b>Total Activities</b>	<b>2,454</b>	<b>0</b>	<b>0</b>	<b>2,454</b>	<b>1,996</b>



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

## NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
<b>10 PROPERTY INCOME</b>					
Hall Lettings	3,658			3,658	3,423
<b>Total property income</b>	<b>3,658</b>	<b>0</b>	<b>0</b>	<b>3,658</b>	<b>3,423</b>
<b>11 TRANSFERS FROM OTHER CHURCH ORGANISATIONS</b>					
Concord Club	500			500	350
Christ Church News				0	290
<b>Total donations for use of premises</b>	<b>500</b>	<b>0</b>	<b>0</b>	<b>500</b>	<b>640</b>
<b>12 REFUNDS</b>					
Bridgewater Drive Refunds for 2021	0			0	1,799
Bridgewater Drive Refunds	2,193			2,193	2,306
<b>Total Refunds</b>	<b>2,193</b>	<b>0</b>	<b>0</b>	<b>2,193</b>	<b>4,105</b>
<b>13 WORSHIP COSTS</b>					
Preaching Fees	40			40	130
Worship Costs	188			188	104
RSCM & Organists' Fees	0			0	110
Piano/Organ Tuning	422			422	406
Flowers	104			104	65
Sound System	48			48	0
CCLI Licence	847			847	793
Miscellaneous	89			89	84
<b>Total worship costs</b>	<b>1,737</b>	<b>0</b>	<b>0</b>	<b>1,737</b>	<b>1,692</b>
<b>14 ACTIVITIES COSTS</b>					
Messy Church	381			381	383
Mustard Seeds Toddlers Group	140			140	156
Holiday Club	81			81	58
Sunday Club	48			48	177
Art Club	0			0	32
Faith Adventurers	29			29	6
Drop In Café	0			0	64
Christmas Books	53			53	467
<b>Total Project costs</b>	<b>732</b>	<b>0</b>	<b>0</b>	<b>732</b>	<b>1,343</b>
<b>15 CHURCH RUNNING COSTS</b>					
Electricity	2,877			2,877	1,497
Gas	6,702			6,702	2,347
Insurance	2,635			2,635	2,500
Water rates	76			76	72
Cleaning	3,675			3,675	2,958
Tea/coffee	299			299	215
Kitchen/Toilet costs	323			323	39
Miscellaneous	23			23	0
<b>Total church running costs</b>	<b>16,610</b>	<b>0</b>	<b>0</b>	<b>16,610</b>	<b>9,628</b>



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

## NOTES - continued

## 16 ADMINISTRATION COSTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
Stationery/Postage	49			49	10
Offertory Envelopes	81			81	84
Photocopier	2,141			2,141	1,902
Website	454			454	0
Broadband	326			326	340
Miscellaneous	0			0	113
<b>Total Administration Costs</b>	<b>3,051</b>	<b>0</b>	<b>0</b>	<b>3,051</b>	<b>2,449</b>

## 17 MINISTER'S EXPENSES

Fixed Car Allowance	1,366			1,366	1,374
Telephone	276			276	191
Travel costs	872			872	763
Spring School	200			200	299
Book Allowance	105			105	105
Other	399			399	373
<b>Total Minister's Expenses</b>	<b>3,217</b>	<b>0</b>	<b>0</b>	<b>3,217</b>	<b>3,105</b>

## 18 MANSE COSTS

Council Tax	2,487			2,487	2,388
Water rates	443			443	526
Insurance	572			572	511
Telephone	348			348	335
Maintenance	691			691	867
<b>Total Manse Costs</b>	<b>4,542</b>	<b>0</b>	<b>0</b>	<b>4,542</b>	<b>4,627</b>

## 19 BUILDINGS

Maintenance - Buildings	305			305	283
Boiler Service	204			204	204
Fire Extinguishers etc	281			281	164
Pest Control	293			293	279
<b>Buildings</b>	<b>1,084</b>	<b>0</b>	<b>0</b>	<b>1,084</b>	<b>930</b>

## 20 CHURCH ORGANISATIONS

	Balance b/f	Receipts	Payments	Balance c/f
Concord Ladies Club	576.28	0.00	0.00	576.28
Badminton Club	578.16			578.16
Music Group	286.63			286.63
Fairtrade	254.53	742.36	731.31	265.58
<b>Total of Church Organisations</b>	<b>1,695.60</b>	<b>742.36</b>	<b>731.31</b>	<b>1,706.65</b>

## 21 INVESTMENTS

	No of Units	Price at 1 Jan 2023	Value at 1 Jan 2023	Price at 31 Dec 2023	Value at 31 Dec 2023
<b>Church</b>		p	£	p	£
CCLA Fixed Interest Fund	10,728.33	115.78	12,421.26	122.32	13,122.89
CCLA Ethical Investment Fund	13,051.92	273.67	35,719.19	301.00	39,286.28
CCLA Global Equity Fund	9,233.06	245.11	22,631.15	279.04	25,763.93
<b>Total Investments</b>			<b>70,771.60</b>		<b>78,173.10</b>



**FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023**

**NOTES - continued**

**22 MONETARY ASSETS**

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds. The Church Organisations have their own separate bank accounts. All the investments and deposit funds are held in the Church's name but allocated accordingly to the various funds.

**23 ASSETS USED FOR CHURCH PURPOSES**

The church buildings is vested in Eastern Synod Trust as trustees and is not a church asset. The premises are held for the benefit of Christ Church, Rayleigh United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £ 4,476,148.